



Australian Government

IP Australia

Discovery House, Phillip ACT 2606
PO Box 200, Woden ACT 2606
Australia
Phone +61 -2 6283 2999
Facsimile +61 -2 6283 7999
www.ipaustralia.gov.au

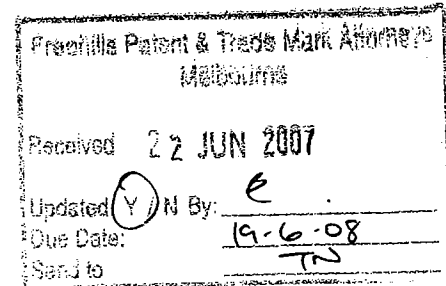
19 June 2007

Freehills Patent & Trade Mark Attorneys
GPO Box 128
Melbourne VIC 3000
Australia

Your Ref: M81107140:TN:jn

Examiner's first report on patent application no. 2005226634
by First Data Corporation and The Western Union Company

Last proposed amendment no.



Dear Madam/Sir,

I am replying to the request for examination. I have based this report on the pamphlet. I have examined the application and I believe that there are lawful grounds of objection to the application. These grounds of objection are:

- 1) There is no Notice of Entitlement on file. You will need to file one because an application without a Notice of Entitlement cannot be accepted.
- 2) The invention defined in Claims 1 to 30 is not novel (and does not involve an inventive step) when compared with the disclosure of many patent specifications of which the following are a selection:

D1: EP 1251470 A2 (HITACHI LTD) 23 October 2002
D2: US 5963647 A (DOWNING ET AL.) 5 October 1999
D3: WO 2001/061663 A2 (THE CHASE MANHATTAN BANK) 23 August 2001
D4: WO 2004/034222 A2 (FIRST DATA CORPORATION) 22 April 2004

D1 discloses an international-online automatic cash transaction system. See the abstract and the summary of the invention.

D2 discloses a method and a system for transferring funds from an account to an individual anywhere in the world. See Summary of the invention and Column 4 Line 30 to Column 5 Line 45.

D3 discloses an international banking system and method. See Page 4 Paragraph 2 and 3, Page 5 Paragraph 1 and 2, Page 7 Paragraph 3 and Page 8 Paragraph 1.

D4 discloses a method and system for managing financial transactions. See the abstract and the summary of the invention.

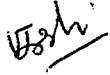
You have 21 months from the date of this report to overcome all my objection(s) otherwise your application will lapse.

You will need to pay a monthly fee for any response you file after 12 months from the date of the first report.

You will also need to pay any annual continuation fees that apply. These will normally be first due five years from the filing date. Please note however that earlier commencement dates apply for divisional applications.

Information about fees may be obtained by phoning 1300 651010.

Yours faithfully,



VIVEK JOSHI
Patent Examination B
C4 - Electronics
Phone: (02) 6222 3663

Telephone Contact:
J.W. THOMSON
Senior Examiner of Patents,
Telephone: (02) 6283 2214